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*Attorneys for Defendant, BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

<b>In Re:</b>	:
	:
<b>Kosar P. Bhatti</b>	:
	:
	:
Kosar P. Bhatti,	: <b>Chapter 13</b>
	:
Plaintiff,	: <b>Bankruptcy Case No. 09-38411</b>
	:
v.	: <b>Adversary Case No. 09-02894</b>
	:
Countrywide Home Loans Servicing,	: <b>Motion Day: November 17, 2010</b>
	:
Defendant.	:

**CERTIFICATION OF COUNSEL IN SUPPORT OF MOTION FOR SUMMARY  
JUDGMENT**

I, Martin C. Bryce, Esquire, hereby certify and state as follows under  
penalty of perjury pursuant to 28 U.S.C. § 1746:

1. I am a partner at the law firm of Ballard Spahr, LLP, counsel for  
BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP ("BAC" or  
"Defendant") in the above-captioned matter. I am submitting this Certification in support  
of Defendant's Motion for Summary Judgment.

2. A true and correct copy of the Plaintiff's Mortgage is attached hereto as Exhibit A.
3. A true and correct copy of Plaintiff's Complaint is attached hereto as Exhibit B.
4. A true and correct copy of BAC's Responses to Interrogatories are attached hereto as Exhibit C.
5. A true and correct copy of Plaintiff's Responses to BAC's Interrogatories are attached hereto as Exhibit D.
6. A true and correct copy of the Plaintiff's Note is attached hereto as Exhibit E.
7. A true and correct copy of Plaintiff's complete Payment History for the Mortgage is attached hereto as Exhibit F.
8. A true and correct copy of BAC's Response Letter is attached hereto as Exhibit G.
9. A true and correct copy of Plaintiff's purported QWR Letter is attached hereto as Exhibit H.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 4, 2010

/s/ Martin C. Bryce  
Martin C. Bryce, Esquire